

Information to identify the case:

Debtor 1 **Antonio Nobre**
 First Name Middle Name Last Name

Debtor 2 **Maria Nobre**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2765**

EIN --_-----

Social Security number or ITIN **xxx-xx-5654**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**Case number: **14-35692-KCF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Antonio Nobre

Maria Nobre

7/27/16**By the court:** Kathryn C. Ferguson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Antonio Nobre
Maria Nobre
DebtorsCase No. 14-35692-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db/jdb +Antonio Nobre, Maria Nobre, 22 Parkway, Point Pleasant Beach, NJ 08742-3270
cr +1st Constitution Bank, 2650 Route 130, Cranbury, NJ 08512-3327
intp +263 Realty Management, LLC, c/o Realty Management Systems, LLC, Attn: Mr. Sunny Uberoi,
26 South Valley Road, West Orange, NJ 07052-4429
cr +CITIBANK, N.A., AS SUCCESSOR TRUSTEE TO U.S. BANK, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
intp +Nobre Realty, LLC, 263 Ferry Street, Newark, NJ 07105-3237
acc +Pereira & Azevedo, LLC, 52-54 Rome Street, Newark, NJ 07105-3339
intp +Sol-Mar Corporation, 267 Ferry Street, Newark, NJ 07105-3217
515349751 +1st Constitution Bank, Gordon L. Braverman, Esq., Braverman & Lester, 374 Main St.,,
Hackensack, NJ 07601-5897
515438284 +263 Realty Management, LLC, c/o Morris S. Bauer, Esq., Norris McLaughlin & Marcus, P.A.,
721 Route 202-206, Suite 200, Bridgewater, NJ 08807-1784
515322521 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515242891 +CAN Capital Merchant Services, Inc., 2015 Vaughn Road, Building 500,
Kennesaw, GA 30144-7831
515242892 +Capital One Bank (USA) Inc., Att: Maureen Horgan, Esq., Lyons Doughty and Veldhuis,
136 Gaither Drive, Suite 100 PO Box 1269, Mount Laurel, NJ 08054-7269
515242893 +Chrysler Financial, PO Box 961272, Fort Worth, TX 76161-0272
515242895 Citibank NA (The Home Depot), Att: ARS National Services Inc., PO Box 463023,
Escondido, CA 92046-3023
515321729 +Citibank, N.A. as Successor Trustee, Americas Servicing Company,
Attn: Bankruptcy Department, 3476 Stateview Blvd, MAC #D3347-014, Fort Mill, SC 29715-7203
516168613 Extech Building Materials, Inc., Att: Bart J. Klein, Esq., 2006 Millburn Avenue, Suite 101,
Maplewood, NJ 07040
515242896 +First Constitution Bank, Att: Richard Copland, Sr. VP, PO Box 634, 2650 Route 130,
Cranbury, NJ 08512-3327
515388433 +Genova Burns LLC, Joseph Bottitta, Esq., 494 Broad Street, Newark, NJ 07102-3230
515242897 +IVL Group, LLC, Attn: Ian Lagowitz, President, 60 Roseland Avenue,
Caldwell, NJ 07006-5955
515242898 +Jeffrey Itzkowitz, Esq., Brach Eichler, 101 Eisenhower Parkway, Roseland, NJ 07068-1093
515666771 Ocwen Loan Servicing, LLC, Attn:Bankruptcy Department, P.O. BOX 24605,
W. Palm Beach, FL 33416-4605
515242899 +Premium Sports Inc., Att: Wayne D. Lonstein, Esq., Lonstein Law Office PC,
80 North Main Street PO Box 351, Ellenville, NY 12428-0351
515298452 Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, Texas 76161-3229
515242900 Residential Credit Solutions, Inc., PO Box 163349, Fort Worth, TX 76161-3349
515242901 +Sol-Mar Corporation, 263 Ferry Street, Newark, NJ 07105-3237
515242902 State of New Jersey-Division of Taxation, Compliance and Enforce. Bankruptcy Unit,
50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0267
515242903 +Sunny Uberoi, Attn: Danile J. Roy, Esq., 2115 Millburn Avenue, Suite L1,
Maplewood, NJ 07040-3714
515242904 +Tenants at 265-267 Ferry Street, Newark, New Jersey 07105-3217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2016 23:24:05 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2016 23:24:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235515411278 EDI: AIS.COM Jul 27 2016 23:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941515242890 EDI: BANKAMER.COM Jul 27 2016 23:03:00 Bank of America, PO Box 15222,
Wilmington, DE 19886-5222515380517 EDI: CAPITALONE.COM Jul 27 2016 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083515242894 +E-mail/Text: cms-bk@cms-collect.com Jul 27 2016 23:23:39 Citibank NA,
Att: Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317515664674 +Fax: 407-737-5634 Jul 27 2016 23:59:28 Deutsche Bank National Trust Co.,
c/o Ocwen Loan Servicing, LLC, 1661 Worthington Rd., Ste #100,
West Palm Beach, FL 33409-6493515322202 EDI: DISCOVER.COM Jul 27 2016 23:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025515515418 EDI: RMSC.COM Jul 27 2016 23:03:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605515306572 EDI: RMSC.COM Jul 27 2016 23:03:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605516236962 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2016 23:24:02 United States Trustee,
One Newark Center, Suite 2100, Newark, NJ 07102-5235515242905 EDI: WFFC.COM Jul 27 2016 23:03:00 Wells Fargo Bank, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 12

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2016 at the address(es) listed below:

Andrew J. Kelly on behalf of Interested Party Nobre Realty, LLC akelly@kbtlaw.com,
wsheridan@kbtlaw.com;cyaccarinoesq@me.com;tmccann@kbtlaw.com;mgifford@kbtlaw.com
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org
David L. Bruck on behalf of Joint Debtor Maria Nobre bankruptcy@greenbaumlaw.com
David L. Bruck on behalf of Debtor Antonio Nobre bankruptcy@greenbaumlaw.com
David L. Bruck on behalf of Interested Party Sol-Mar Corporation bankruptcy@greenbaumlaw.com
Jeffrey A. Lester on behalf of Creditor 1st Constitution Bank jlester@bllaw.com
Jeffrey M. Sponder on behalf of U.S. Trustee United States Trustee
jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov
Jennifer R. Gorchow on behalf of Creditor Citibank, N.A. as successor Trustee to US Bank
National Association, as Trustee for MASTR Alternative Loan Trust 2006-1,Mortgage Pass-Through
Certificates, Series 2006-1 nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor CITIBANK, N.A., AS SUCCESSOR TRUSTEE TO U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2006-1, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-1 nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor Citibank, N.A. as successor Trustee to US Bank
National Association, as Trustee for MASTR Alternative Loan Trust 2006-1,Mortgage Pass-Through
Certificates, Series 2006-1 nj.bkecf@fedphe.com
John R. Stoelker on behalf of Joint Debtor Maria Nobre jstoelker@mdmc-law.com,
tcolombini@mdmc-law.com;sshidner@mdmc-law.com
John R. Stoelker on behalf of Debtor Antonio Nobre jstoelker@mdmc-law.com,
tcolombini@mdmc-law.com;sshidner@mdmc-law.com
Joseph J. DiPasquale on behalf of Joint Debtor Maria Nobre jdipasquale@trenklawfirm.com,
cdeangelis@trenklawfirm.com
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon Et Al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Morris S. Bauer on behalf of Interested Party 263 Realty Management, LLC msbauer@nmmlaw.com,
mmarks@nmmlaw.com,relakens@nmmlaw.com,mpercontino@nmmlaw.com
Ross J. Switkes on behalf of Joint Debtor Maria Nobre rswitkes@trenklawfirm.com
Ross J. Switkes on behalf of Debtor Antonio Nobre rswitkes@trenklawfirm.com
Timothy Patrick McCann on behalf of Interested Party Nobre Realty, LLC tmccann@kbtlaw.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19